

In re:  
Tonya M. Garcia  
Debtor

Case No. 16-18422-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 03, 2024

User: admin  
Form ID: 206

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2024:

Recip ID	Recipient Name and Address
db	+ Tonya M. Garcia, 433 Butler Ave., Lancaster, PA 17601-4446
13915051	+ BANK OF AMERICA, N.A., Pennymac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark CA 93021-2602
13832681	+ Blaze Mastercard, 5501 S Broadband Lane, Sioux Falls, SD 57108-2253
13832687	+ Daniel T. Desmond, Esquire, 126 East King St., Lancaster, PA 17602-2832
13832688	+ Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
13858966	+ Good's Disposal Service, 4361 Oregon Pike, Ephrata, PA 17522-9514
13839299	+ John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610-1342
13832694	+ LTD Financial Services, LP, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14571594	+ PENNYMAC LOAN SERVICES, LLC, CO Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13832697	+ Powers, Kirn & Associates, LLC, Eight Neshaminy Interplex, Suite 215, Trevoese, PA 19053-6980
13832698	+ RMS, P.O. Box 361598, Columbus, OH 43236-1598
13832699	+ RUI Credit Services, P.O. Box 1349, Melville, NY 11747-0421
13832700	+ Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117
13832702	+ Wilmac Credit Union, 209 N. Beaver Street, York, PA 17401-5321

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Jul 04 2024 00:41:00	SCOLOPAX, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13912854	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 04 2024 00:38:35	Aidvantage on behalf of., U.S.Department of Education, Dept of Loan Services, P.O.Box 300001, Greenville, TX 75403-3001
13899918	Email/PDF: ebn_ais@aisinfo.com	Jul 04 2024 01:03:49	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13832680	+ Email/PDF: ebnotices@pnmac.com	Jul 04 2024 00:38:31	Bank of America, c/o Pennymac Loan Services, LLC, 3043 Townsgate Road #200, Westlake Village, CA 91361-3027
13832683	Email/Text: cfcbackoffice@contfinco.com	Jul 04 2024 00:41:00	Continental Finance Mastercard, 121 Continental Drive Ste 1, Newark, DE 19713
13832682	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 04 2024 01:03:02	Capital One Bank Usa N.A., Po Box 30281, Salt Lake City, UT 84130-0281
13832684	+ Email/Text: convergent@ebn.phinsolutions.com	Jul 04 2024 00:42:40	Convergent Outsourcing, 800 SW 39th St., Renton, WA 98057-4927
13832685	+ Email/Text: BKPT@cfna.com	Jul 04 2024 00:41:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
13870107	Email/Text: BKPT@cfna.com	Jul 04 2024 00:41:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
13832686	+ Email/PDF: creditonebknottifications@resurgent.com		

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		Jul 04 2024 01:02:15	Credit One Bank N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
13832689	Email/Text: BNSFN@capitalsvcs.com		
		Jul 04 2024 00:41:00	First National Bank, 500 E 60th St N., Sioux Falls, SD 57104
13832690	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Jul 04 2024 01:03:49	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13832691	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Jul 04 2024 00:41:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13832693	Email/Text: bk@lendmarkfinancial.com		
		Jul 04 2024 00:41:00	Lendmark Financial Services, 2118 Usher St Nw, Covington, GA 30014
13867700	Email/PDF: resurgentbknofications@resurgent.com		
		Jul 04 2024 01:02:02	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13832692	Email/Text: cbunt@lasa.org		
		Jul 04 2024 00:41:00	Lancaster Area Sewer Authority, 130 Centerville Road, Lancaster, PA 17603-4007
13899798	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jul 04 2024 00:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13832695	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Jul 04 2024 00:42:00	MidAmerica/Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
13917273	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jul 04 2024 01:03:16	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13832696	Email/PDF: ebnotices@pnmac.com		
		Jul 04 2024 00:37:52	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
13908984	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Jul 04 2024 00:42:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
13868505	Email/Text: bnc-quantum@quantum3group.com		
		Jul 04 2024 00:41:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14498719	+ Email/Text: bncmail@w-legal.com		
		Jul 04 2024 00:41:00	Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE 400, SEATTLE, WA 98121-3132
13907282	^ MEBN		
		Jul 04 2024 00:00:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13832701	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jul 04 2024 01:02:59	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
13839303	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov		
		Jul 04 2024 01:01:48	U. S. Dept of Housing and Urban Dev., 451 7th Street S.W., Washington, DC 20410-0002
13833987	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov		
		Jul 04 2024 01:01:48	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
13839304	Email/Text: bankruptcy_notices@wgresorts.com		
		Jul 04 2024 00:41:00	West Gate Resorts, c/o Central Florida Investments, Inc., 5601 Windover Drive, Orlando, FL 32819
14072454	Email/PDF: bncnotices@becket-lee.com		
		Jul 04 2024 01:02:07	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr \* ECAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
HARRY B. REESE	on behalf of Creditor PENNYMAC LOAN SERVICES LLC, AS SERVICER FOR BANK OF AMERICA N. A. bankruptcy@powerskirn.com
JEROME B. BLANK	on behalf of Creditor PENNYMAC LOAN SERVICES LLC, AS SERVICER FOR BANK OF AMERICA N. A. jblank@pincuslaw.com, mmorris@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor Pennymac Loan Services LLC et al jblank@pincuslaw.com, mmorris@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor Bank Of America N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com
JILL MANUEL-COUGHILIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
JODI L. HAUSE	on behalf of Creditor PENNYMAC LOAN SERVICES LLC, AS SERVICER FOR BANK OF AMERICA N. A. jodi.hause@phelanhallinan.com, paeb@fedphe.com
JOSEPH ANGELO DESOYE	on behalf of Creditor Bank Of America N.A. paeb@fedphe.com
KARINA VELTER	on behalf of Creditor PENNYMAC LOAN SERVICES LLC karina.velter@powerskirn.com, bankruptcy@powerskirn.com
KARINA VELTER	on behalf of Creditor PENNYMAC LOAN SERVICES LLC, AS SERVICER FOR BANK OF AMERICA N. A. karina.velter@powerskirn.com, bankruptcy@powerskirn.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC, AS SERVICER FOR BANK OF AMERICA N. A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
STEPHEN MCCOY OTTO	on behalf of Debtor Tonya M. Garcia steve@sottolaw.com valeria@cornerstonelaw.us, daniel@cornerstonelaw.us, CornerstoneLawFirmLLC@jubileebk.net, no_reply@ecf.inforuptcy.com
THOMAS SONG	on behalf of Creditor Bank Of America N.A. tomysong0@gmail.com

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THOMAS SONG

on behalf of Creditor Pennymac Loan Services LLC et al tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Tonya M. Garcia

Case No: 16-18422-pmm

Debtor(s)

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***NOTICE OF CHAPTER 13 CASE CLOSED  
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☐ Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.

☐ Debtor has not certified that all domestic support obligations due have been paid.

☒ Debtor has a prior discharge and is not eligible for a discharge in this case.

Dated: 7/3/24

For The Court

Timothy B. McGrath  
Clerk of Court